

Cycle Date: March-2008
Run Date: 05/28/2008
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *	

Count of CU : 139
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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			Ratio Analysis						
Return to cover			For Charter : N/A						
05/28/2008			Count of CU : 139						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group : N/A				December-2007		March-2008		
	December-2004	December-2005	December-2006	December-2007	PEER Avg	Percentile**	March-2008	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.02	11.36	11.70	11.58	N/A	N/A	11.17	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.02	11.36	11.71	11.58	N/A	N/A	11.19	N/A	N/A
Total Delinquent Loans / Net Worth	5.64	6.10	5.11	5.28	N/A	N/A	4.54	N/A	N/A
Solvency Evaluation (Estimated)	112.90	113.40	114.04	113.90	N/A	N/A	113.50	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.98	5.04	4.64	4.83	N/A	N/A	4.73	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.92	0.97	0.84	0.86	N/A	N/A	0.75	N/A	N/A
*Net Charge-Offs / Average Loans	0.52	0.58	0.54	0.64	N/A	N/A	0.79	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.47	98.20	100.71	101.73	N/A	N/A	102.73	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.67	-1.72	-1.10	0.29	N/A	N/A	1.34	N/A	N/A
Delinquent Loans / Assets	0.62	0.69	0.60	0.61	N/A	N/A	0.51	N/A	N/A
EARNINGS									
*Return On Average Assets	0.83	0.64	0.62	0.30	N/A	N/A	0.55	N/A	N/A
*Gross Income/Average Assets	6.49	6.82	7.29	7.71	N/A	N/A	7.43	N/A	N/A
*Yield on Average Loans	6.24	6.22	6.47	6.84	N/A	N/A	6.92	N/A	N/A
*Yield on Average Investments	2.56	3.24	4.19	4.78	N/A	N/A	3.98	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.57	1.68	1.71	1.75	N/A	N/A	1.65	N/A	N/A
*Cost of Funds / Avg. Assets	1.52	1.88	2.37	2.80	N/A	N/A	2.63	N/A	N/A
*Net Margin / Avg. Assets	4.97	4.95	4.92	4.91	N/A	N/A	4.81	N/A	N/A
*Operating Exp./ Avg. Assets	3.86	3.89	3.91	4.12	N/A	N/A	4.04	N/A	N/A
*Provision For Loan & Lease Losses / Average Assets	0.35	0.44	0.41	0.52	N/A	N/A	0.50	N/A	N/A
*Net Interest Margin/Avg. Assets	3.39	3.27	3.21	3.17	N/A	N/A	3.15	N/A	N/A
Operating Exp./Gross Income	59.57	57.01	53.65	53.47	N/A	N/A	54.40	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1	2.52	2.83	2.99	3.20	N/A	N/A	3.33	N/A	N/A
*Net Operating Exp. /Avg. Assets	2.61	2.65	2.67	2.91	N/A	N/A	2.93	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	21.14	21.54	25.58	29.16	N/A	N/A	30.54	N/A	N/A
Reg. Shares / Total Shares. & Borrowings	35.40	32.21	28.01	25.11	N/A	N/A	25.25	N/A	N/A
Total Loans / Total Shares	79.47	85.43	85.95	85.67	N/A	N/A	81.32	N/A	N/A
Total Loans / Total Assets	67.60	71.64	71.35	71.06	N/A	N/A	67.60	N/A	N/A
Cash + Short-Term Investments / Assets	15.29	14.06	14.67	14.91	N/A	N/A	16.53	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.97	93.00	92.73	92.81	N/A	N/A	92.91	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	47.68	45.07	41.25	37.64	N/A	N/A	37.73	N/A	N/A
Borrowings / Total Shares & Net Worth	3.26	4.10	4.43	4.67	N/A	N/A	4.70	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.94	7.40	5.26	4.68	N/A	N/A	4.50	N/A	N/A
Borrowers / Members	50.56	51.09	50.13	48.30	N/A	N/A	47.46	N/A	N/A
Members / Full-Time Employees	405.87	401.79	380.31	376.43	N/A	N/A	376.71	N/A	N/A
Avg. Shares Per Member	\$5,429	\$5,396	\$5,464	\$5,596	N/A	N/A	\$5,824	N/A	N/A
Avg. Loan Balance	\$8,535	\$9,022	\$9,369	\$9,926	N/A	N/A	\$9,979	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$45,732	\$46,936	\$45,769	\$49,072	N/A	N/A	\$51,041	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	7.71	5.42	4.11	1.10	N/A	N/A	4.23	N/A	N/A
* Market (Share) Growth	4.19	0.83	0.00	2.13	N/A	N/A	19.77	N/A	N/A
* Loan Growth	5.44	8.38	0.61	1.81	N/A	N/A	-1.56	N/A	N/A
* Asset Growth	4.70	2.27	1.03	2.21	N/A	N/A	18.82	N/A	N/A
* Investment Growth	2.19	-14.70	0.87	3.88	N/A	N/A	83.73	N/A	N/A
* Membership Growth	0.55	1.46	-1.25	-0.27	N/A	N/A	3.29	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
***Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratio

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			Income Statement						
Return to cover			For Charter : N/A						
05/28/2008			Count of CU : 139						
CU Name: N/A			Asset Range: N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
		Count of CU in Peer Group : N/A							
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	310,167,481	330,661,087	6.6	358,947,991	8.6	384,711,851	7.2	97,874,705	1.8
Less Interest Refund	(245,682)	(268,339)	9.2	(322,333)	20.1	(912,169)	183.0	(226,304)	-0.8
Income from Investments	52,070,215	61,767,343	18.6	73,840,442	19.5	85,175,247	15.4	20,410,333	-4.1
Income from Trading	0	-643	N/A	2,318	460.5	1,092,579	47,034.6	-221,431	-181.1
TOTAL INTEREST INCOME	361,992,014	392,159,448	8.3	432,468,418	10.3	470,067,508	8.7	117,837,303	0.3
INTEREST EXPENSE:									
Dividends	86,478,830	107,050,063	23.8	128,914,852	20.4	156,610,576	21.5	36,308,180	-7.3
Interest on Deposits	11,340,785	21,829,528	92.5	37,110,450	70.0	48,960,494	31.9	12,262,907	0.2
Interest on Borrowed Money	14,072,561	14,231,319	1.1	17,361,011	22.0	15,070,574	-13.2	4,979,095	32.2
TOTAL INTEREST EXPENSE	111,892,176	143,110,910	27.9	183,386,313	28.1	220,641,644	20.3	53,550,182	-2.9
PROVISION FOR LOAN & LEASE LOSSES	26,162,647	33,216,359	27.0	31,923,940	-3.9	40,640,503	27.3	10,135,585	-0.2
NET INTEREST INCOME AFTER PLL	223,937,191	215,832,179	-3.6	217,158,165	0.6	208,785,361	-3.9	54,151,536	3.7
NON-INTEREST INCOME:									
Fee Income	92,591,655	94,902,976	2.5	95,869,437	1.0	96,072,326	0.2	22,700,741	-5.5
Other Operating Income	23,496,109	33,288,243	41.7	36,548,860	9.8	41,560,627	13.7	10,954,440	5.4
Gain (Loss) on Investments	492,666	-627,913	-227.5	-466,367	25.7	-236,385	49.3	3,253,525	5,605.5
Gain (Loss) on Disposition of Assets	3,864,993	87,437	-97.7	1,573,796	1,699.9	1,437,936	-8.6	397,665	10.6
Other Non-Oper INC/EXP	1,272,692	1,711,934	34.5	580,920	-66.1	1,193,351	105.4	2,223,371	645.3
TOTAL NON-INTEREST INCOME	121,718,115	129,362,677	6.3	134,106,646	3.7	140,027,855	4.4	39,529,742	12.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	133,126,198	140,034,742	5.2	142,454,947	1.7	153,890,353	8.0	40,316,255	4.8
Travel, Conference Expense	4,285,975	4,013,137	-6.4	3,542,779	-11.7	3,665,296	3.5	769,400	-16.0
Office Occupancy	17,280,449	18,420,213	6.6	19,779,783	7.4	22,322,512	12.9	6,158,222	10.3
Office Operation Expense	60,927,468	63,064,326	3.5	64,839,114	2.8	67,574,170	4.2	17,120,931	1.3

Return to cover				Delinquent Loan Information								
05/28/2008				For Charter : N/A								
CU Name: N/A				Count of CU : 139								
				Asset Range : N/A								
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = MO * Type Included: Federally Insured State Credit Union (FISCU) *								
				Count of CU in Peer Group : N/A								
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg			
DELINQUENCY SUMMARY - ALL LOAN TYPES												
1 to < 2 Months Delinquent	78,684,721	110,901,552	40.9	81,689,694	-26.3	91,984,929	12.6	78,014,903	-15.2			
2 to < 6 Months Delinquent	33,034,008	37,638,284	13.9	32,453,141	-13.8	38,201,403	17.7	31,138,665	-18.5			
6 to 12 Months Delinquent	10,235,929	11,852,054	15.8	8,905,534	-24.9	7,936,104	-10.9	8,719,641	9.9			
12 Months & Over Delinquent	3,610,593	3,935,059	9.0	5,293,474	34.5	2,517,499	-52.4	2,421,543	-3.8			
Total Del Loans - All Types (2 or more Mo)	46,880,530	53,425,397	14.0	46,652,149	-12.7	48,655,006	4.3	42,279,849	-13.1			
LOAN DELINQUENCY - BY LOAN TYPE												
Unsecured Credit Card Loans												
1 to < 2 Months Delinquent	5,854,022	5,177,127	-11.6	5,832,470	12.7	6,300,038	8.0	5,491,663	-12.8			
2 to < 6 Months Delinquent	2,947,378	3,383,415	14.8	3,232,567	-4.5	4,422,017	36.8	3,900,086	-11.8			
6 to 12 Months Delinquent	483,190	563,937	16.7	307,290	-45.5	429,804	39.9	556,123	29.4			
12 Months & Over Delinquent	67,176	62,460	-7.0	85,229	36.5	36,017	-57.7	68,516	90.2			
Total Del Credit Card Lns (2 or more Mo)	3,497,744	4,009,812	14.6	3,625,086	-9.6	4,887,838	34.8	4,524,725	-7.4			
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.16	1.24	6.6	1.13	-8.5	1.40	23.8	1.35	-3.7			
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years												
1 to < 2 Months Delinquent	6,480,320	8,816,101	36.0	13,098,986	48.6	18,841,138	43.8	16,524,964	-12.3			
2 to < 6 Months Delinquent	1,958,467	2,031,942	3.8	1,126,596	-44.6	2,857,714	153.7	1,788,667	-37.4			
6 to 12 Months Delinquent	585,043	284,076	-51.4	577,394	103.3	478,526	-17.1	568,509	18.8			
12 Months & Over Delinquent	242,419	239,951	-1.0	134,020	-44.1	0	-100.0	94,937	N/A			
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	2,785,929	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5	2,452,113	-26.5			
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.23	0.19	-14.8	0.13	-33.4	0.23	79.1	0.16	-29.1			
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years												
1 to < 2 Months Delinquent	1,414,471	1,858,715	31.4	1,399,517	-24.7	1,265,884	-9.5	2,828,073	123.4			
2 to < 6 Months Delinquent	417,306	329,305	-21.1	405,094	23.0	181,316	-55.2	275,189	51.8			
6 to 12 Months Delinquent	0	39,143	N/A	44,877	14.6	0	-100.0	0	N/A			
12 Months & Over Delinquent	63,376	138,749	118.9	18,100	-87.0	0	-100.0	0	N/A			
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	480,682	507,197	5.5	468,071	-7.7	181,316	-61.3	275,189	51.8			
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.14	0.11	-18.8	0.09	-16.4	0.03	-64.5	0.05	50.7			
Other Real Estate Fixed Rate/Hybrid/Balloon												
1 to < 2 Months Delinquent	842,199	1,718,367	104.0	1,783,993	3.8	3,395,825	90.3	2,352,456	-30.7			
2 to < 6 Months Delinquent	500,187	626,782	25.3	561,380	-10.4	1,172,882	108.9	884,613	-24.6			
6 to 12 Months Delinquent	201,652	124,410	-38.3	196,168	57.7	341,130	73.9	472,045	38.4			
12 Months & Over Delinquent	38,442	29,740	-22.6	0	-100.0	16,644	N/A	103,140	519.7			
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	1,459,798	-4.6			
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.58	0.39	-32.7	0.27	-31.3	0.45	67.5	0.37	-16.1			
Other Real Estate Adjustable Rate												
1 to < 2 Months Delinquent	2,182,390	2,808,864	28.7	2,999,226	6.8	2,455,481	-18.1	2,330,084	-5.1			
2 to < 6 Months Delinquent	557,702	1,027,926	84.3	1,119,636	8.9	1,162,706	3.8	1,190,235	2.4			
6 to 12 Months Delinquent	128,131	189,754	48.1	589,323	210.6	400,372	-32.1	280,761	-29.9			
12 Months & Over Delinquent	155,926	79,156	-49.2	381,044	381.4	158,877	-58.3	110,355	-30.5			
Total Del Other RE Adj Rate Lns	841,759	1,296,836	54.1	2,090,001	61.2	1,721,955	-17.6	1,581,351	-8.2			
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.14	0.21	52.8	0.39	80.9	0.33	-15.6	0.33	0.8			
Leases Receivable												
1 to < 2 Months Delinquent	N/A	N/A		0		0	N/A	0	N/A			
2 to < 6 Months Delinquent	N/A	N/A		0		0	N/A	0	N/A			
6 to 12 Months Delinquent	N/A	N/A		0		0	N/A	0	N/A			
12 Months & Over Delinquent	N/A	N/A		0		0	N/A	0	N/A			
Total Del Leases Receivable (2 or more Mo)	N/A	N/A		0		0	N/A	0	N/A			
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A		0.00		0.00	N/A	0.00	N/A			
All Other Loans												
1 to < 2 Months Delinquent	N/A	N/A		56,575,502		59,726,563	5.6	48,487,663	-18.8			
2 to < 6 Months Delinquent	N/A	N/A		26,007,870		28,404,768	9.2	23,099,875	-18.7			
6 to 12 Months Delinquent	N/A	N/A		7,190,482		6,286,272	-12.6	6,842,203	8.8			
12 Months & Over Delinquent	N/A	N/A		4,675,081		2,305,961	-50.7	2,044,595	-11.3			
Total Del All Other Lns (2 or more Mo)	N/A	N/A		37,873,433		36,997,001	-2.3	31,986,673	-13.5			
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	N/A		1.32		1.32	0.0	1.17	-11.6			
# Means the number is too large to display in the cell												

	Loan Losses & Bankruptcy Information							
Return to cover		For Charter :	N/A					
05/28/2008		Count of CU :	139					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
		Count of CU in Peer Group :	N/A					
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008 % Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
*Total Loans Charged Off	32,103,455	36,877,549	14.9	36,762,463	-0.3	43,923,378	19.5	13,352,714 21.6
*Total Loans Recovered	6,264,939	6,260,473	-0.1	7,026,076	12.2	7,758,683	10.4	2,233,742 15.2
*NET CHARGE OFFS (\$\$)	25,838,516	30,617,076	18.5	29,736,387	-2.9	36,164,695	21.6	11,118,972 23.0
**%Net Charge-Offs / Average Loans	0.52	0.58	10.8	0.54	-6.9	0.64	20.2	0.79 22.1
Total Del Loans & *Net Charge-Offs	72,719,046	84,042,473	15.6	76,388,536	-9.1	84,819,701	11.0	53,398,821 -37.0
Combined Delinquency and Net Charge Off Ratio	1.44	1.54	7.2	1.38	-10.9	1.50	9.4	1.54 2.2
LOAN LOSS SUMMARY BY LOAN TYPE								
*Unsecured Credit Card Lns Charged Off	8,035,585	8,645,107	7.6	6,916,923	-20.0	8,447,269	22.1	2,922,210 38.4
*Unsecured Credit Card Lns Recovered	866,365	922,175	6.4	973,432	5.6	1,359,549	39.7	378,269 11.3
*NET UNSECURED CREDIT CARD C/Os	7,169,220	7,722,932	7.7	5,943,491	-23.0	7,087,720	19.3	2,543,941 43.6
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	4.4	1.85	-25.3	2.12	14.9	2.98 40.5
*All Other Loans Charged Off	N/A	N/A		28,162,920		32,709,074	16.1	9,588,467 17.3
*All Other Loans Recovered	N/A	N/A		5,872,228		5,727,057	-2.5	1,793,382 25.3
*NET ALL OTHER LOAN C/Os	N/A	N/A		22,290,692		26,982,017	21.0	7,795,085 15.6
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A		0.77		0.95	24.1	1.13 18.3
*Total 1st Mortgage RE Loan/LOCs Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538	158.2	110,310 -46.6
*Total 1st Mortgage RE Loans/LOCs Recovered	220,578	6,225	-97.2	6,622	6.4	505,399	7,532.1	0 -100.0
*NET 1st MORTGAGE RE LOANS/LOCs C/Os	57,625	196,343	240.7	313,073	59.5	320,139	2.3	110,310 37.8
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	N/A	N/A		0.02		0.02	-3.8	0.03 31.7
*Total Other RE Loans/LOCs Charged Off	454,525	879,737	93.6	1,362,925	54.9	1,941,497	42.5	615,209 26.7
*Total Other RE Loans/LOCs Recovered	190,335	96,101	-49.5	173,794	80.8	166,678	-4.1	28,725 -31.1
*NET OTHER RE LOANS/LOCs C/Os	264,190	783,636	196.6	1,189,131	51.7	1,774,819	49.3	586,484 32.2
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	N/A	N/A		0.15		0.21	43.7	0.27 28.7
*Total Leases Receivable Charged Off	N/A	N/A		0		0	N/A	116,518 N/A
*Total Leases Receivable Recovered	N/A	N/A		0		0	N/A	33,366 N/A
*NET LEASES RECEIVABLE C/Os	N/A	N/A		0		0	N/A	83,152 N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		0.00		0.00	N/A	0.00 N/A
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD	3,306	4,743	43.5	1,165	-75.4	1,680	44.2	456 -72.9
Number of Members Who Filed Chapter 13 YTD	1,129	1,176	4.2	881	-25.1	1,039	17.9	403 -61.2
Number of Members Who Filed Chapter 11 YTD	N/A	N/A		5		1	-80.0	7 600.0
Total Number of Members Bankrupt	4,435	5,919	33.5	2,051	-65.3	2,720	32.6	866 -68.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	33,001,491	45,131,858	36.8	19,733,893	-56.3	28,827,303	46.1	10,410,425 -63.9
*All Loans Charged Off due to Bankruptcy YTD	12,865,382	14,066,101	9.3	10,487,328	-25.4	8,563,400	-18.3	2,225,526 4.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	-4.8	28.53	-25.2	19.50	-31.7	16.67 -14.5
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								

	Indirect and Participation Lending								
Return to cover		For Charter : N/A							
05/28/2008		Count of CU : 139							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	N/A	345,257,387		602,740,950	74.6	639,876,146	6.2	644,542,687	0.7
Indirect Loans - Outsourced Lending Relationship	N/A	576,055,395		458,002,070	-20.5	397,194,509	-13.3	381,061,651	-4.1
Total Outstanding Indirect Loans	759,343,105	921,312,782	21.3	1,060,743,020	15.1	1,037,070,655	-2.2	1,025,604,338	-1.1
%Indirect Loans Outstanding / Total Loans	14.90	16.67	11.9	19.08	14.4	18.33	-4.0	18.19	-0.7
PARTICIPATION LOANS									
Participation Loans Outstanding	107,783,905	97,070,587	-9.9	73,125,536	-24.7	54,923,233	-24.9	52,168,451	-5.0
*Participation Loans Purchased YTD	75,903,429	24,537,152	-67.7	7,681,961	-68.7	17,406,056	126.6	1,139,872	-73.8
*Participation Loans Sold YTD	52,667,016	14,258,369	-72.9	836,776	-94.1	4,416,558	427.8	381,924	-65.4
Participation Loans Outstanding / Total Loans	2.11	1.76	-16.9	1.32	-25.1	0.97	-26.2	0.93	-4.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	3.15	0.90	-71.4	0.34	-62.2	0.78	129.5	0.22	-72.3
** %Participation Loans Sold YTD / Total Assets	0.70	0.18	-73.5	0.01	-94.2	0.06	416.4	0.02	-67.0
*Loans Purchased from Other Financial Institutions YTD	24,060,228	9,072,406	-62.3	5,210,264	-42.6	210,700	-96.0	0	-100.0
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.00	0.33	-66.7	0.23	-30.6	0.01	-95.9	0.00	-100.0
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	N/A	N/A		22,612,151		23,373,585	3.4	19,160,453	-18.0
2 to < 6 Months Delinquent	N/A	N/A		9,028,061		11,000,985	21.9	9,094,533	-17.3
6 to 12 Months Delinquent	N/A	N/A		2,227,508		1,740,217	-21.9	2,149,320	23.5
12 Months & Over Delinquent	N/A	N/A		1,179,962		516,328	-56.2	370,939	-28.2
Total Del Indirect Lns (2 or more Mo)	N/A	N/A		12,435,531		13,257,530	6.6	11,614,792	-12.4
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A		1.17		1.28	9.0	1.13	-11.4
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	N/A	N/A		2,312,590		1,022,532	-55.8	710,470	-30.5
2 to < 6 Months Delinquent	N/A	N/A		2,157,036		1,058,798	-50.9	558,370	-47.3
6 to 12 Months Delinquent	N/A	N/A		1,536,302		575,106	-62.6	357,627	-37.8
12 Months & Over Delinquent	N/A	N/A		1,769,177		925,036	-47.7	874,381	-5.5
Total Del Participation Lns (2 or more Mo)	N/A	N/A		5,462,515		2,558,940	-53.2	1,790,378	-30.0
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A		7.47		4.66	-37.6	3.43	-26.3
LOAN LOSSES - INDIRECT LENDING									
*Indirect Loans Charged Off	N/A	N/A		9,071,653		13,049,602	43.9	3,426,922	5.0
*Indirect Loans Recovered	N/A	N/A		1,457,554		2,051,315	40.7	493,003	-3.9
*NET INDIRECT LOAN C/Os	N/A	N/A		7,614,099		10,998,287	44.4	2,933,919	6.7
***%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A		0.77		1.05	36.5	1.14	8.5
LOAN LOSSES - PARTICIPATION LENDING									
*Participation Loans Charged Off	N/A	N/A		1,879,796		2,272,931	20.9	302,206	-46.8
*Participation Loans Recovered	N/A	N/A		131,303		267,446	103.7	62,612	-6.4
*NET PARTICIPATION LOAN C/Os	N/A	N/A		1,748,493		2,005,485	14.7	239,594	-52.2
***%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A		2.05		3.13	52.5	1.79	-42.9
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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			Real Estate Loan Information 1								
			For Charter : N/A								
05/28/2008			Count of CU : 139								
CU Name: N/A			Asset Range : N/A								
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
			Count of CU in Peer Group : N/A								
			December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
REAL ESTATE LOANS OUTSTANDING:											
First Mortgages											
Fixed Rate > 15 years			565,077,652	596,993,595	5.6	646,299,359	8.3	728,616,246	12.7	768,505,599	5.5
Fixed Rate 15 years or less			404,630,997	364,816,148	-9.8	358,930,015	-1.6	325,056,367	-9.4	335,765,774	3.3
Other Fixed Rate			23,735	15,669	-34.0	740,078	4,623.2	1,223,128	65.3	1,100,156	-10.1
Total Fixed Rate First Mortgages			969,732,384	961,825,412	-0.8	1,005,969,452	4.6	1,054,895,741	4.9	1,105,371,529	4.8
Balloon/Hybrid > 5 years			34,430,483	39,679,103	15.2	43,324,528	9.2	42,286,364	-2.4	41,886,996	-0.9
Balloon/Hybrid 5 years or less			231,106,552	328,524,349	42.2	385,818,391	17.4	357,126,092	-7.4	360,442,204	0.9
Total Balloon/Hybrid First Mortgages			265,537,035	368,203,452	38.7	429,142,919	16.6	399,412,456	-6.9	402,329,200	0.7
Adjustable Rate First Mtgs 1 year or less			48,819,432	62,280,264	27.6	56,663,020	-9.0	51,714,964	-8.7	45,872,549	-11.3
Adjustable Rate First Mtgs >1 year			66,999,403	60,272,148	-10.0	55,451,484	-8.0	134,585,192	142.7	140,936,209	4.7
Total Adjustable First Mortgages			115,818,835	122,552,412	5.8	112,114,504	-8.5	186,300,156	66.2	186,808,758	0.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING			1,351,088,254	1,452,581,276	7.5	1,547,226,875	6.5	1,640,608,353	6.0	1,694,509,487	3.3
Other Real Estate Loans											
Closed End Fixed Rate			126,712,801	198,798,096	56.9	267,360,684	34.5	309,007,095	15.6	351,767,866	13.8
Closed End Adjustable Rate			4,399,153	564,528	-87.2	2,860,656	406.7	2,909,100	1.7	4,725,841	62.5
Open End Adjustable Rate (HELOC)			580,839,843	588,822,764	1.4	518,156,382	-12.0	477,536,171	-7.8	476,062,362	-0.3
Open End Fixed Rate			18,555,041	20,176,502	8.7	36,882,185	82.8	81,893,049	122.0	38,562,764	-52.9
TOTAL OTHER REAL ESTATE OUTSTANDING			730,506,838	808,361,890	10.7	825,259,907	2.1	871,345,415	5.6	871,118,833	0.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING			2,081,595,092	2,260,943,166	8.6	2,372,486,782	4.9	2,511,953,768	5.9	2,565,628,320	2.1
RE LOAN SUMMARY (FIX, ADJ):											
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)			1,004,162,867	1,001,504,515	-0.3	1,049,293,980	4.8	1,097,182,105	4.6	1,147,258,525	4.6
Other RE Fixed Rate			145,267,842	218,974,598	50.7	304,242,869	38.9	390,900,144	28.5	390,330,630	-0.1
Total Fixed Rate RE Outstanding			1,149,430,709	1,220,479,113	6.2	1,353,536,849	10.9	1,488,082,249	9.9	1,537,589,155	3.3
%(Total Fixed Rate RE/Total Assets)			15.24	15.83	3.8	17.37	9.8	18.69	7.6	18.44	-1.3
%(Total Fixed Rate RE/Total Loans)			22.55	22.09	-2.0	24.35	10.2	26.29	8.0	27.28	3.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)			346,925,387	451,076,761	30.0	497,932,895	10.4	543,426,248	9.1	547,250,962	0.7
Other RE Adj Rate			585,238,996	589,387,292	0.7	521,017,038	-11.6	480,445,271	-7.8	480,788,203	0.1
Total Adj Rate RE Outstanding			932,164,383	1,040,464,053	11.6	1,018,949,933	-2.1	1,023,871,519	0.5	1,028,039,165	0.4
MISCELLANEOUS RE INFORMATION:											
Outstanding Interest Only & Optional Payment First Mtg Loans			N/A	N/A		N/A		28,226,639		26,680,121	-5.5
%(Interest Only & Payment Option First Mtg / Total Assets)			N/A	N/A		N/A		0.35		0.32	-9.7
%(Interest Only & Payment Option First Mtg / Net Worth)			N/A	N/A		N/A		3.06		2.86	-6.5
Outstanding Residential Construction (Excluding Business Purpose Loans)			N/A	N/A		N/A		15,922,844		16,083,919	1.0
Allowance for Loan Losses on all RE Loans			2,296,893	2,899,466	26.2	3,615,370	24.7	2,702,507	-25.2	3,172,283	17.4
* REAL ESTATE LOANS - AMOUNT GRANTED:											
First Mortgages											
* Fixed Rate > 15 years			246,239,427	239,735,453	-2.6	250,041,643	4.3	263,910,463	5.5	84,676,310	28.3
* Fixed Rate 15 years or less			96,983,655	69,134,950	-28.7	65,620,407	-5.1	68,516,941	4.4	39,925,842	133.1
* Other Fixed Rate			49,798	8,375	-83.2	610,203	7,186.0	705,746	15.7	84,500	-52.1
* Total Fixed Rate First Mortgages			343,272,880	308,878,778	-10.0	316,272,253	2.4	333,133,150	5.3	124,686,652	49.7
* Balloon/Hybrid > 5 years			17,300,647	11,865,630	-31.4	8,583,460	-27.7	12,143,436	41.5	1,415,170	-53.4
* Balloon/Hybrid 5 years or less			115,952,292	139,219,316	20.1	113,538,538	-18.4	116,811,617	2.9	24,824,954	-15.0
* Total Balloon/Hybrid First Mortgages			133,252,939	151,084,946	13.4	122,121,998	-19.2	128,955,053	5.6	26,240,124	-18.6
* Adjustable Rate First Mtgs 1 year or less			15,050,164	20,454,376	35.9	11,763,458	-42.5	11,029,008	-6.2	3,661,440	32.8
* Adjustable Rate First Mtgs >1 year			27,644,792	14,130,527	-48.9	11,125,017	-21.3	18,543,849	66.7	8,047,448	73.6
* Total Adjustable First Mortgages			42,694,956	34,584,903	-19.0	22,888,475	-33.8	29,572,857	29.2	11,708,888	58.4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED			519,220,775	494,548,627	-4.8	461,282,726	-6.7	491,661,060	6.6	162,635,664	32.3
* Amounts are year-to-date while the related %change ratios are annualized.											
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			Real Estate Loan Information 2							
Return to cover			For Charter : N/A							
05/28/2008			Count of CU : 139							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
			Count of CU in Peer Group : N/A							
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg	
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate	70,676,698	127,471,431	80.4	137,845,212	8.1	117,895,507	-14.5	26,354,466	-10.6	
* Closed End Adjustable Rate	1,952,247	0	-100.0	1,130,975	N/A	1,236,782	9.4	89,344	-71.1	
* Open End Adjustable Rate (HELOC)	236,430,896	208,318,662	-11.9	128,406,490	-38.4	124,002,740	-3.4	26,164,061	-15.6	
* Open End Fixed Rate and Other	3,244,473	6,442,909	98.6	20,135,769	212.5	49,870,413	147.7	3,754,783	-69.9	
* TOTAL OTHER REAL ESTATE GRANTED	312,304,314	342,233,002	9.6	287,518,446	-16.0	293,005,442	1.9	56,362,654	-23.1	
* TOTAL RE (FIRST AND OTHER) GRANTED	831,525,089	836,781,629	0.6	748,801,172	-10.5	784,666,502	4.8	218,998,318	11.6	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	18.03	16.68	-7.5	21.41	28.4	23.04	7.6	29.70	28.9	
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold	309,194,078	179,883,825	-41.8	148,491,379	-17.5	139,909,296	-5.8	37,322,466	6.7	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	59.55	36.37	-38.9	32.19	-11.5	28.46	-11.6	22.95	-19.4	
AMT of Mortgage Servicing Rights	2,685,832	2,996,460	11.6	3,019,052	0.8	2,751,657	-8.9	2,535,060	-7.9	
Outstanding RE Loans Sold But Serviced	401,319,407	478,090,692	19.1	532,653,243	11.4	568,081,331	6.7	567,427,010	-0.1	
% (Mortgage Servicing Rights / Net Worth)	0.32	0.34	5.8	0.33	-3.2	0.30	-9.8	0.27	-8.8	
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,043,676,692	1,068,586,746	2.4	895,812,811	-16.2	901,596,203	0.6	905,739,304	0.5	
R.E. Lns also Mem. Bus. Lns	19,593,396	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9	71,816,973	14.6	
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,785,929	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5	2,452,113	-26.5	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	480,682	507,197	5.5	468,071	-7.7	181,316	-61.3	275,189	51.8	
Other R.E. Fixed Rate	740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	1,459,798	-4.6	
Other R.E. Adj. Rate	841,759	1,296,836	54.1	2,090,001	61.2	1,721,955	-17.6	1,581,351	-8.2	
TOTAL DEL R.E. > 2 MOS	4,848,651	5,140,934	6.0	5,153,630	0.2	6,770,167	31.4	5,768,451	-14.8	
DELINQUENT 1 TO < 2 MOS										
First Mortgage	7,894,791	10,674,816	35.2	14,498,503	35.8	20,107,022	38.7	19,353,037	-3.7	
Other	3,024,589	4,527,231	49.7	4,783,219	5.7	5,851,306	22.3	4,682,540	-20.0	
Total Del RE 1 to < 2 Mos	10,919,380	15,202,047	39.2	19,281,722	26.8	25,958,328	34.6	24,035,577	-7.4	
Total Del R.E. Loans > 1 Mos	15,768,031	20,342,981	29.0	24,435,352	20.1	32,728,495	33.9	29,804,028	-8.9	
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos	0.76	0.90	18.8	1.03	14.5	1.30	26.5	1.16	-10.8	
% R.E. Loans dq > 2 Mos	0.23	0.23	-2.4	0.22	-4.5	0.27	24.1	0.22	-16.6	
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
*Total 1st Mortgage Lns Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538	158.2	110,310	-46.6	
*Total 1st Mortgage Lns Recovered	220,578	6,225	-97.2	6,622	6.4	505,399	7,532.1	0	-100.0	
*NET 1st MORTGAGE LN C/Os	N/A	N/A		313,073		320,139	2.3	110,310	37.8	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A		0.02		0.02	-3.8	0.03	31.7	
*Total Other RE Lns Charged Off	454,525	879,737	93.6	1,362,925	54.9	1,941,497	42.5	615,209	26.7	
*Total Other RE Lns Recovered	190,335	96,101	-49.5	173,794	80.8	166,678	-4.1	28,725	-31.1	
*NET OTHER RE LN C/Os	264,190	783,636	196.6	1,189,131	51.7	1,774,819	49.3	586,484	32.2	
**%Net Charge Offs Other RE Loans / Avg Other RE Loans	N/A	N/A		0.15		0.21	43.7	0.27	28.7	
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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										11. RELoans 2

	Member Business Loan Information													
Return to cover														
05/28/2008														
CU Name: N/A														
	Asset Range : N/A													
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *													
	Count of CU in Peer Group : N/A													
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg					
BUSINESS LOANS														
Member Business Loans (NMBLB) \1	14,769,118	21,085,830	42.8	37,475,059	77.7	66,890,724	78.5	70,814,557	5.9					
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	11,966,400	14,654,531	22.5	2,517,274	-82.8	14,024,848	457.1	14,995,894	6.9					
Total Business Loans (NMBLB) \1	26,735,518	35,740,361	33.7	39,992,333	11.9	80,915,572	102.3	85,810,451	6.0					
Unfunded Commitments \1	5,223,326	2,653,323	-49.2	3,380,213	27.4	7,196,221	112.9	6,021,594	-16.3					
\1	21,512,192	33,087,038	53.8	36,612,120	10.7	73,719,351	101.4	79,788,857	8.2					
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) \1	0.29	0.43	50.4	0.47	9.5	0.93	97.0	0.96	3.4					
NUMBER OF BUSINESS LOANS OUTSTANDING:														
Number of Outstanding of Business Loans	834	402	-51.8	502	24.9	853	69.9	900	5.5					
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	20	27	35.0	21	-22.2	50	138.1	54	8.0					
MISCELLANEOUS BUSINESS LOAN INFORMATION														
Construction and Development(NMBLB) \1	90,612	3,482,875	3,743.7	1,758,215	-49.5	4,564,040	159.6	2,554,585	-44.0					
Number of Outstanding Construction and Development Loans	3	12	300.0	9	-25.0	30	233.3	22	-26.7					
Unsecured Business Loans \1	105,340	149,918	42.3	784,276	423.1	1,494,599	90.6	565,132	-62.2					
Number of Outstanding Unsecured Business Loans	192	34	-82.3	63	85.3	313	396.8	243	-22.4					
Purchased or Participation Interest to Members (NMBLB) \1	0	0	N/A	0	N/A	0	N/A	298,295	N/A					
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	0	N/A	2	N/A					
Agricultural Related (NMBLB) \1	0	0	N/A	0	N/A	0	N/A	176,388	N/A					
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	0	N/A	3	N/A					
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:														
* Mbl (NMBLB) Granted YTD \1	7,460,130	13,758,013	84.4	21,998,967	59.9	48,389,576	120.0	10,337,857	-14.5					
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	4,464,608	4,791,439	7.3	865,574	-81.9	3,318,902	283.4	1,069,995	29.0					
MBL DELINQUENCY:														
Total MBL > 1 Month Delinquent	45,605	0	-100.0	211,515	N/A	1,226,038	479.6	1,577,234	28.6					
% MBL > 1 Month Delinquent	0.21	0.00	-100.0	0.58	N/A	1.66	187.9	1.98	18.9					
Total MBL > 2 Months Delinquent	45,605	0	-100.0	7,838	N/A	137,207	1,650.5	107,606	-21.6					
% MBL > 2 Months Delinquent	0.21	0.00	-100.0	0.02	N/A	0.19	769.4	0.13	-27.5					
MBL CHARGE-OFFS AND RECOVERIES:														
*Total MBL Charge Offs	53,839	0	-100.0	0	N/A	7,519	N/A	90,332	4,705.5					
*Total MBL Recoveries	20,028	0	-100.0	0	N/A	0	N/A	0	N/A					
MISCELLANEOUS MBL INFORMATION:														
Real Estate Loans also Reported as Business Loans	19,593,396	31,114,544	58.8	31,195,414	0.3	62,676,758	100.9	71,816,973	14.6					
* Business Loans and Participations Sold	0	1,774,472	N/A	1,199,974	-32.4	3,236,300	169.7	0	-100.0					
SBA Loans Outstanding	0	858,000	N/A	846,420	-1.3	2,132,907	152.0	2,539,539	19.1					
Number of SBA Loans Outstanding	0	1	N/A	1	0.0	7	600.0	13	85.7					
RISK BASED NET WORTH (RBNW):														
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	21,888,380	35,521,307	62.3	54,202,872	52.6	80,590,271	48.7	89,205,907	10.7					
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	5,544,490	4,407,289	-20.5	4,551,251	3.3	8,347,439	83.4	7,007,109	-16.1					
RE Loans also Reported as Qualifying MBLs for RBNW	8,623,170	18,013,217	108.9	24,954,339	38.5	33,954,488	36.1	38,339,515	12.9					
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;														
* Amounts are year-to-date and the related % change ratios are annualized.														
</														

	Investments, Cash, & Cash Equivalents								
Return to cover			For Charter :	N/A					
05/28/2008			Count of CU :	139					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
	Count of CU in Peer Group : N/A								
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	9,563,482	33,613,270	251.5	32,059,604	-4.6	38,983,786	21.6	23,547,401	-39.6
Held to Maturity 1-3 yrs	69,225,222	65,217,455	-5.8	64,104,371	-1.7	36,494,672	-43.1	23,606,767	-35.3
Held to Maturity 3-5 yrs	N/A	32,935,904		27,858,997	-15.4	26,520,783	-4.8	29,759,178	12.2
Held to Maturity 5-10 yrs	N/A	3,603,656		2,742,675	-23.9	3,259,902	18.9	5,243,020	60.8
Held to Maturity 3-10 yrs	51,771,254	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	8,053,681	9,828,625	22.0	251,375	-97.4	246,883	-1.8	647,373	162.2
TOTAL HELD TO MATURITY	138,613,639	145,198,910	4.8	127,017,022	-12.5	105,506,026	-16.9	82,803,739	-21.5
Available for Sale < 1 yr	258,662,768	227,099,926	-12.2	177,168,203	-22.0	109,592,136	-38.1	69,449,765	-36.6
Available for Sale 1-3 yrs	330,223,254	287,848,778	-12.8	180,814,761	-37.2	122,905,098	-32.0	115,027,163	-6.4
Available for Sale 3-5 yrs	N/A	76,966,529		101,788,984	32.3	208,755,715	105.1	322,969,809	54.7
Available for Sale 5-10 yrs	N/A	23,039,891		24,432,842	6.0	38,131,537	56.1	50,640,577	32.8
Available for Sale 3-10 yrs	173,791,232	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,842,886	2,140,310	16.1	4,520,240	111.2	14,312,333	216.6	37,313,121	160.7
TOTAL AVAILABLE FOR SALE	764,520,140	617,095,434	-19.3	488,725,030	-20.8	493,696,819	1.0	595,400,435	20.6
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	N/A	0		0	N/A	0	N/A	0	N/A
Trading 5-10 years	N/A	0		0	N/A	17,934,500	N/A	17,762,497	-1.0
Trading 3-10 years	0	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	0	N/A	17,934,500	N/A	17,762,497	-1.0
Other Investments < 1 yr	804,964,330	741,771,709	-7.9	854,105,931	15.1	954,122,565	11.7	1,201,682,073	25.9
Other Investments 1-3 yrs	275,308,761	204,907,624	-25.6	232,998,948	13.7	181,010,427	-22.3	220,260,719	21.7
Other Investments 3-5 yrs	N/A	40,160,934		45,712,314	13.8	80,772,731	76.7	99,105,002	22.7
Other Investments 5-10 yrs	N/A	4,731,333		20,185,311	326.6	4,321,911	-78.6	4,223,874	-2.3
Other Investments 3-10 yrs	71,474,672	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	977,159	1,191,497	21.9	25,800	-97.8	65,502	153.9	809,053	1,135.2
TOTAL Other Investments	1,152,724,922	992,763,097	-13.9	1,153,028,304	16.1	1,220,293,136	5.8	1,526,080,721	25.1
MATURITIES :									
Total Investments < 1 yr	1,073,190,580	1,002,484,905	-6.6	1,063,333,738	6.1	1,102,698,487	3.7	1,294,679,239	17.4
Total Investments 1-3 yrs	674,757,237	557,973,857	-17.3	477,918,080	-14.3	340,410,197	-28.8	358,894,649	5.4
Total Investments 3-5 yrs	N/A	150,063,367		175,360,295	16.9	316,049,229	80.2	451,833,989	43.0
Total Investments 5-10 yrs	N/A	31,374,880		47,360,828	51.0	63,647,850	34.4	77,869,968	22.3
Total Investments 3-10 yrs	297,037,158	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	10,873,726	13,160,432	21.0	4,797,415	-63.5	14,624,718	204.8	38,769,547	165.1
Total	2,055,858,702	1,755,057,443	-14.6	1,768,770,356	0.8	1,837,430,481	3.9	2,222,047,392	20.9
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	Supplemental Share Information, Off Balance Sheet, & Borrowings											
Return to cover			For Charter : N/A									
05/28/2008			Count of CU : 139									
CU Name: N/A			Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *										
	Count of CU in Peer Group : N/A											
	December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	March-2008	% Chg			
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):												
Accounts Held by Member Government Depositors	N/A	N/A		2,308,768		21,736,747	841.5	23,004,214	5.8			
Accounts Held by Nonmember Government Depositors	N/A	N/A		0		257,464	N/A	435,861	69.3			
Employee Benefit Member Shares	N/A	N/A		7,766,879		8,850,751	14.0	9,358,187	5.7			
Employee Benefit Nonmember Shares	N/A	N/A		0		0	N/A	0	N/A			
529 Plan Member Deposits	N/A	N/A		0		289,781	N/A	140,161	-51.6			
Non-dollar Denominated Deposits	N/A	N/A		0		0	N/A	0	N/A			
Health Savings Accounts	N/A	N/A		194,918		431,846	121.6	1,221,117	182.8			
DollarAmount of Share Certificates >= \$100,000	N/A	N/A		332,815,501		392,996,595	18.1	410,229,878	4.4			
DollarAmount of IRA/Keogh >= \$100,000	N/A	N/A		142,710,505		171,262,339	20.0	178,460,477	4.2			
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	N/A		0		0	N/A	0	N/A			
SAVING MATURITIES												
< 1 year	5,482,937,103	5,385,032,109	-1.8	5,601,711,282	4.0	5,829,775,527	4.1	6,132,792,078	5.2			
1 to 3 years	609,921,766	711,393,942	16.6	546,885,983	-23.1	488,939,978	-10.6	517,696,628	5.9			
> 3 years	321,608,972	371,569,316	15.5	319,203,622	-14.1	286,882,566	-10.1	281,556,421	-1.9			
Total Shares & Deposits	6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	6,932,045,127	4.9			
OFF-BALANCE SHEET UNUSED COMMITMENTS:												
Comm RE, Construction, Land Development	0	2,436,589	N/A	1,451,991	-40.4	3,406,070	134.6	3,162,480	-7.2			
Other Unused MBL Commitments	5,223,326	216,734	-95.9	1,928,222	789.7	3,790,151	96.6	2,859,114	-24.6			
Revolving O/E Lines 1-4 Family	602,017,426	439,085,023	-27.1	430,876,473	-1.9	416,048,131	-3.4	416,328,450	0.1			
Credit Card Line	955,487,048	955,539,084	0.0	884,366,792	-7.4	824,335,112	-6.8	836,152,504	1.4			
Outstanding LOC	35,933,575	11,649,524	-67.6	125,899	-98.9	191,448	52.1	108,419	-43.4			
Unsecured Share Draft LOC	109,871,314	120,218,941	9.4	125,750,489	4.6	113,218,260	-10.0	114,995,989	1.6			
Overdraft Protection Programs	N/A	140,422,629		150,110,013	6.9	138,197,802	-7.9	139,524,604	1.0			
Other Unused Commitments	19,882,591	13,776,167	-30.7	12,229,197	-11.2	10,921,564	-10.7	10,548,473	-3.4			
Total Unused Commitments	1,728,415,280	1,683,344,691	-2.6	1,606,839,076	-4.5	1,510,108,538	-6.0	1,523,680,033	0.9			
%(Unused Commitments / Cash & ST Investments)	149.93	155.25	3.5	140.54	-9.5	127.20	-9.5	110.52	-13.1			
Loans Transferred with Recourse	216,482,796	316,403,416	46.2	317,614,144	0.4	262,801,132	-17.3	248,788,586	-5.3			
Pending Bond Claims	135,317	203,465	50.4	348,462	71.3	460,620	32.2	429,061	-6.9			
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A			
CREDIT AND BORROWING ARRANGEMENTS:												
Num FHLB Members	14	17	21.4	16	-5.9	15	-6.3	15	0.0			
Num FHLB Borr. Apps.	4	4	0.0	4	0.0	3	-25.0	3	0.0			
Num FHLB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	1	0.0			
LINES OF CREDIT (Borrowing)												
Total Credit Lines	N/A	1,196,679,440		1,277,098,196	6.7	1,330,678,192	4.2	1,356,565,271	1.9			
Total Committed Credit Lines	N/A	782,181		0	-100.0	0	N/A	721,787	N/A			
Draws Against Lines of Credit	N/A	17,880,310		12,245,821	-31.5	42,593,915	247.8	61,844,095	45.2			
MISCELLANEOUS BORROWING INFORMATION:												
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	65,000,000	N/A	80,000,000	23.1	105,763,000	32.2	105,763,000	0.0			
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05/28/2008

CU Name: N/A

Peer Group: N/A

Graphs 1

For Charter : N/A

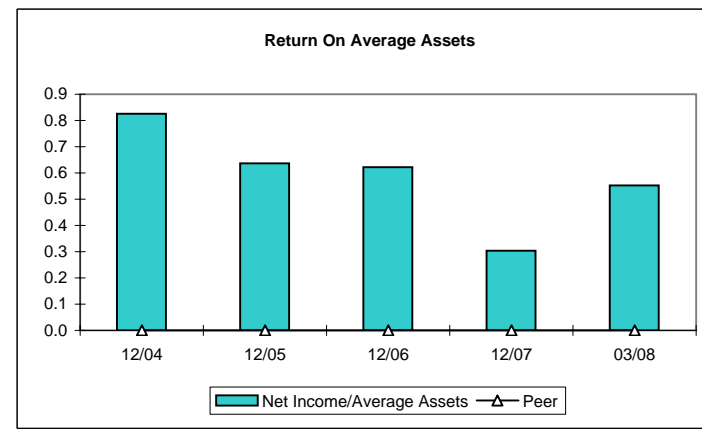
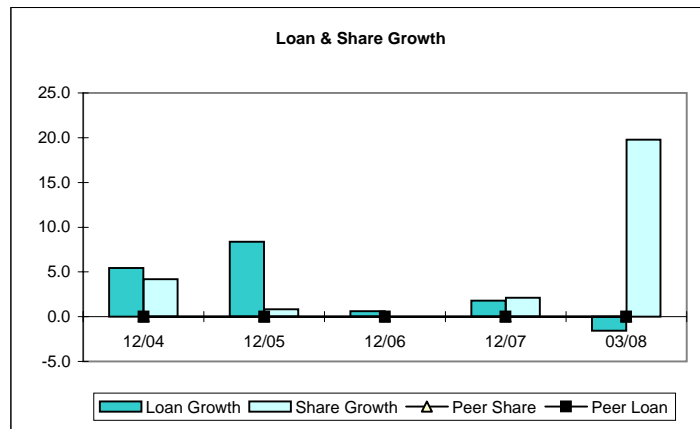
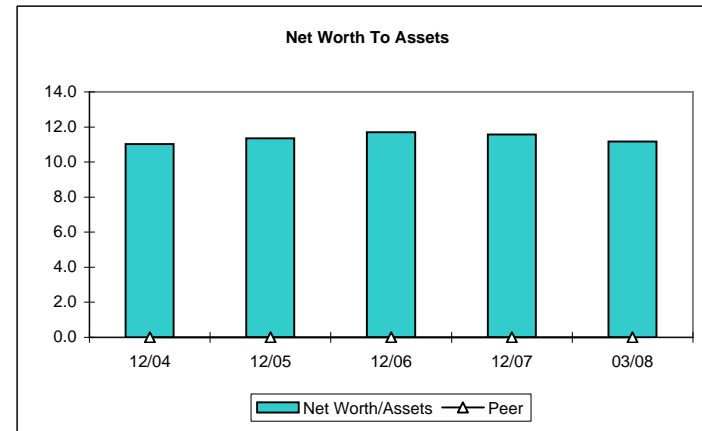
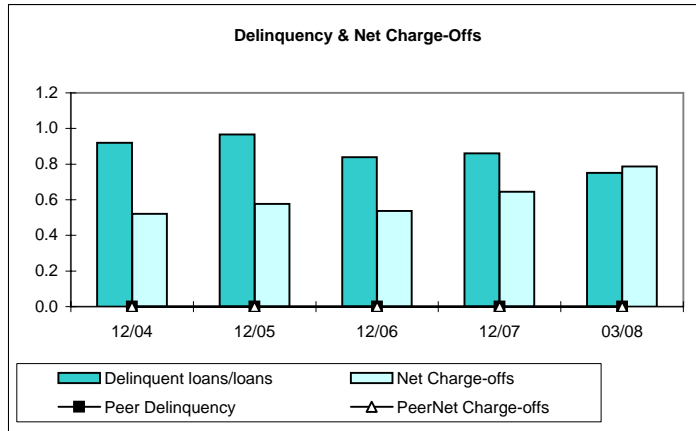
Count of CU : 139

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A



[Return to cover](#)

05/28/2008

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

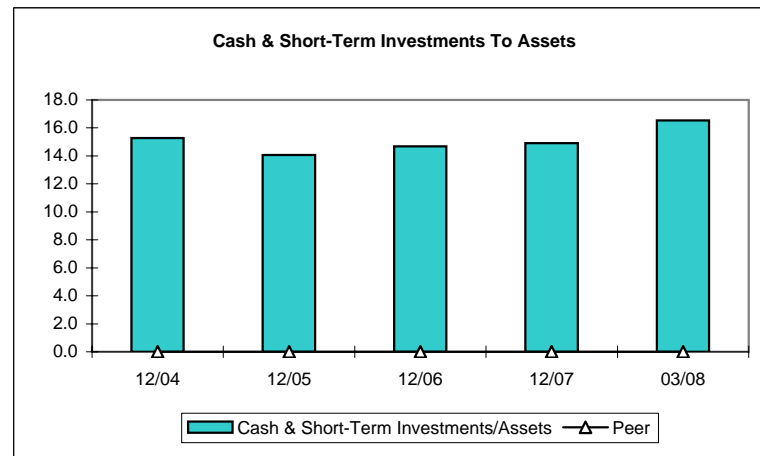
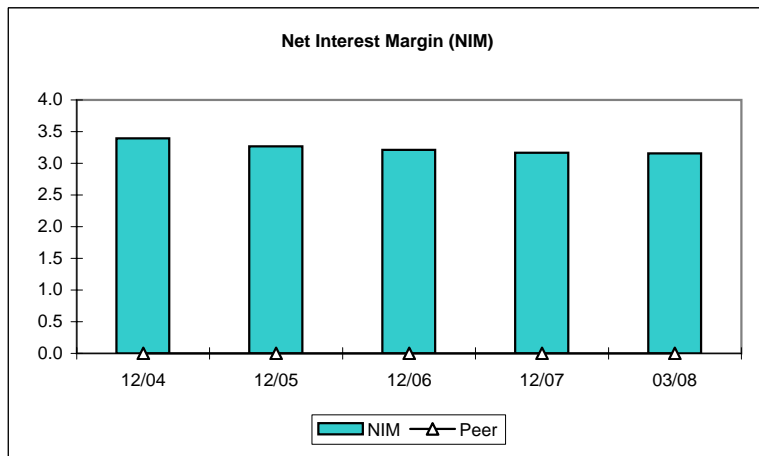
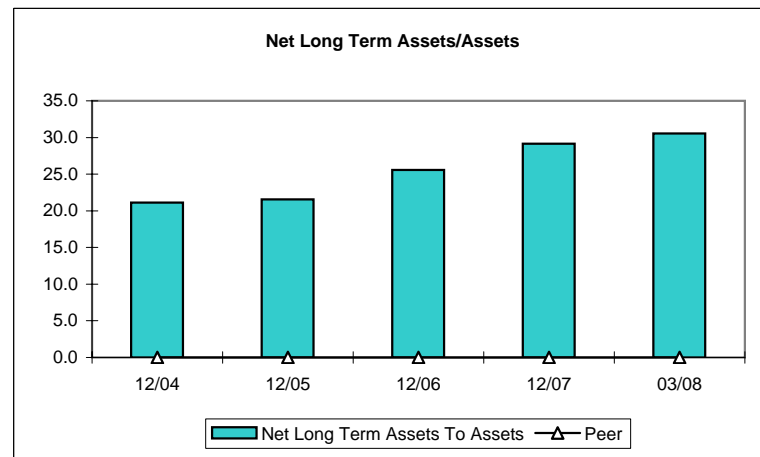
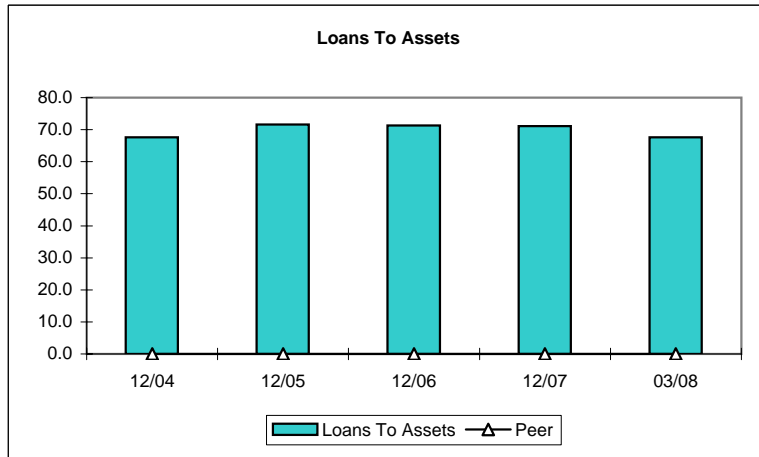
Count of CU : 139

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A



$NIM = (\text{Net Interest Income} - \text{Interest Expense}) / \text{Avg Assets (annualized)}$